



Congressman Bill Keating

*Proudly Representing the Military Families of
Massachusetts' 10th Congressional District*



Guide for Gold Star Families

The great sacrifices made by our military families will never be forgotten. While each fallen service member is a tragic loss for our country, it is their loved ones who have to live with this heartache every day. In these difficult times, you are not alone, and it would be my honor to assist you in any way I can.

This guide presents a brief overview of the benefits available for Gold Star families. If you have questions, please contact one of our offices, which are listed on the back page. We are always here to help you.

God Bless the Members of Our Armed Forces and Our Military Families.

Bill



HONOR and REMEMBER



VA Benefits

ACCESSIBILITY TO A CASUALTY ASSISTANCE OFFICER

Immediately following your service member's death, a casualty assistance officer will meet with you and help plan a service befitting your loved one's memory, which includes the burial location, transportation to the service and the opportunity to see the loved one.

DEATH GRATUITY

A service member may designate up to two beneficiaries to receive a \$100,000 lump sum payment from the Department of Defense upon their death if they are currently serving or within 120 days of serving, if their death was a service-related injury.

BURIAL BENEFITS

Available benefits include a gravesite in a national cemetery with available space, a government headstone or marker, a burial flag and a Presidential Memorial Certificate. The VA does not make funeral or other burial arrangements, but survivors may be entitled to a burial allowance.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

This tax-free benefit applies to surviving spouses and dependent children. Compensation from the VA in 2010 was a flat rate of \$1,154 per month plus additional money depending on the number of surviving children. Note, a spouse's Survivor Benefits Plan annuity is reduced by any DIC received. [Apply](#).

SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

Assistance is available for spouses to pursue college degrees. This benefit, which is also available to surviving children, includes payment of a monthly education or training allowance for up to 45 months. Spouses remain eligible for this benefit for up to 20 years after a Service Member's death. [Apply](#).



LIFE INSURANCE

Low-cost group life insurance is available for service members with pay-outs in increments of \$50,000 until the maximum amount of \$400,000 is met.

INCOME TAX FORGIVENESS

Income tax liability may be forgiven for a service member who dies due to service in a combat zone or due to military or terrorist actions. The liability is forgiven for the entire year in which death occurred.

HOME LOANS

Surviving spouses who have not remarried may be eligible for a guaranteed loan from a private lender to purchase or improve a home or refinance an existing mortgage. [Apply](#).

BEREAVEMENT COUNSELING

The VA offers counseling service to parents, spouses and children of Armed Forces personnel who died in service of their country.

GOVERNMENT HOUSING

Families in government housing may stay for up to one year from the date of a Service Member's death. If the family wishes to remain in government housing for more than a year, they must make a written request to the base commander.

GOLD STAR LAPEL BUTTON AND PIN

Family of service members who lost their lives while in active military service may be eligible for a lapel button and pin. Usually, the lapel button is given when a service member dies in combat.

[Additional Information on Gold Star Benefits from the VA](#)

[VA Benefit Agencies](#)

[Social Security Administration's Guide to Survivor Benefits](#)

Contact Bill for assistance with your benefits. Quincy Office: 617-770-3700. Cape & Islands Office: 508-771-0666.



State Survivor Benefits

ANNUITIES

The Commonwealth and the Department of Veterans' Services provide an annuity in the amount of \$2,000 to the surviving parents and spouses, who have not remarried, of service members who gave their lives for their country.

PROPERTY TAX EXEMPTIONS

Surviving parents are entitled to \$400 per year property tax exemptions and spouses, who have not remarried, are entitled to a full exemption for 5 years. You must contact your local Board of Assessors for information specific to your town.

GOLD STAR FAMILY LICENSE PLATES

This is a Specialty License Plate issued free of charge by the MA Registry to parents, children, spouses, siblings or grandparents of those killed in action during wartime service. License Plate Renewal is also free of charge. You must renew in person or over the phone (not on website).

MASSACHUSETTS MEDAL OF LIBERTY

Any Massachusetts service member killed in action is eligible for this medal. Open to all branches of the Armed Services, it is awarded in the name of the Governor.

MASSACHUSETTS SOLDIERS LEGACY FUND

This fund was established to provide educational assistance grants to the children of Massachusetts service members who have died while deployed on Operations Enduring and Iraqi Freedom.

Other financial, medical and educational assistance may be available to you. Contact your local Veterans' Service Office or the Commonwealth's [Department of Veterans' Services](#) at 617-210-5480 for more information.

Contact Bill for assistance with your benefits. Quincy Office: 617-770-3700. Cape & Islands Office: 508-771-0666.



Organizations Supporting Gold Star Families

[Air Force Casualty Services](#)

[Air Force Crossroads](#)

[American Gold Star Mothers](#)

[American Widow Project](#)

[Armed Forces Foundation](#)

[Army Casualty and Mortuary Affairs](#)

[Bereaved Parents of the USA](#)

[Children of Fallen Soldiers Relief Fund](#)

[Compassionate Friends](#)

[Fallen Patriot Fund](#)

[For the Fallen](#)

[Gold Star Dads of America](#)

[Gold Star Wives of America](#)

[Marine Corps Casualty Assistance](#)

[Marine Corps Gold Star Family Support](#)

[Massachusetts Gold Star Mothers](#)

[Massachusetts Military Heroes Fund](#)

[Military Friends Foundation](#)

[Military Funeral Honors](#)

[Military One Source](#)

[Navy Casualty Operations](#)

[National Gold Star Registry](#)

[Operation Family Fund](#)

[Our Fallen Hero](#)

[Society of Military Widows](#)

[Tragedy Assistance Program for Survivors](#)

[United Warrior Survivors Foundation](#)

Contact Bill for assistance with your benefits. Quincy Office: 617-770-3700. Cape & Islands Office: 508-771-0666.





*Please don't hesitate to contact
one of our district offices if you need assistance.*

Quincy District Office

**1250 Hancock St., Suite 802N, Quincy, MA 02169
617-770-3700, Toll Free: 800-794-9911**

Cape & Islands District Office

**297 North St., Suite 312 , Hyannis, MA 02601
508-771-0666, Toll Free: 800-870-2626**



HONOR *and* REMEMBER

